igoe

Welcome to your Lifestyle Benefits!

Your employer is making your well-being a top priority by providing the opportunity to participate in a Lifestyle Spending Account (LSA), a flexible type of benefit designed to help you get and stay on track with your goals. The LSA allows you access to funds to pay for approved expenses. Review the information below to learn how to take advantage of this benefit.

Personal Development

Humans are never done growing — we change, learn, and evolve throughout our lives. This LSA gives you the chance to update your knowledge and develop new skills, so you can continue to grow into the person you want to be.

Eligible Expenses

To help you understand the variety of products and services available through your LSA, here is a list of eligible categories. Please note that expenses in this category require reimbursement and cannot be paid using the Benefits Card.

Online Tools & Seminars

Short on time? Use online tools like Duolingo or MasterClass to explore new opportunities on your schedule.

Retreats

Step away and recharge with some time to focus on mental health, clarity, and personal peace.

Conferences

Stay up on the latest trends and tools while making new connections and improving your career.

Certifications

Ready to learn something new? Your LSA can help cover the cost of personal certifications, starting with something as valuable as First Aid.

igoe

Understanding How Your Lifestyle Spending Account Works

The Lifestyle Spending Account is a flexible benefit your employer has selected to support a more fulfilling, well-rounded work experience. This plan can work in conjunction with your other benefits to provide more holistic support designed to meet your needs. We know you want to understand exactly how your benefits work — and the Lifestyle Spending Account is no exception. That's why we've included several key details below to help you stay informed. Please review the information carefully and let us know if you have any questions.

Lifestyle Spending Account FAQs: **What You Should Know**

What is it?

A Lifestyle Spending Account (LSA) is a post-tax benefit provided by your employer to help meet specific expenses not covered by traditional healthcare offerings.

How does it work?

The LSA plan has specific restrictions determined by your employer. Some plans and expenses will allow you to use a benefit card, while others may require you to pay out of pocket and request reimbursement, similar to a medical claim.

Why won't the card work everywhere?

Mastercard imposes specific limitations on certain types of employer benefit plans, and some merchants also restrict which benefit cards they accept. If your card is declined, don't worry — you can always pay out of pocket and submit the expense for reimbursement quickly and easily.

Will I owe taxes on this benefit?

Because the LSA is a post-tax benefit, any funds you spend will be considered taxable income and included in the tax paperwork you receive each year. Your employer covers the cost of funding the account — the tax treatment is simply part of how this type of benefit works.